

Information to identify the case:			
Debtor 1:	Rella M Ricks		Social Security number or ITIN: xxx-xx-4528
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Illinois		Date case filed in chapter: 7 10/26/23
Case number:	23-14370		Date case converted to chapter: 13 2/14/24

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rella M Ricks	
2. All other names used in the last 8 years		
3. Address	100 Yates Ave. #3S Calumet City, IL 60409	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604	Contact phone 312-431-1300
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 2/15/24

For more information, see page 2

Case number 23-14370

Location:

For additional meeting information, go to www.justice.gov/ust/moc.

Filing deadline: 5/13/24

Filing deadline: 4/24/24

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Rella M Ricks
Debtor

Case No. 23-14370-DLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

Page 1 of 3

Date Rcvd: Feb 15, 2024

Form ID: 3091

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2024:

Recip ID	Recipient Name and Address
db	+ Rella M Ricks, 100 Yates Ave. #3S, Calumet City, IL 60409-1636
30495741	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
30474483	+ Arrive Oak Brook Heights, 201 West Oakley Dr., Westmont, IL 60559-1011

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Feb 15 2024 22:39:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: courtnotices@chi13.com	Feb 15 2024 22:40:00	Marilyn O Marshall, 224 South Michigan Ste 800, Chicago, IL 60604-2503
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Feb 15 2024 22:40:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30474480	+ Email/Text: bankruptcy@acimacredit.com	Feb 15 2024 22:40:00	Acima Credit, 9815 South Monroe Street, 4th Floor, Sandy, UT 84070-4384
30484447	+ EDI: AISACG.COM	Feb 16 2024 03:32:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
30474481	+ EDI: GMACFS.COM	Feb 16 2024 03:32:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
30495741	Email/PDF: bncnotices@becket-lee.com	Feb 15 2024 22:51:29	American First Finance, LLC, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
30474482	+ Email/Text: bky@americanprofit.net	Feb 15 2024 22:40:00	American Profit Recovery, Attn: Bankruptcy, 34505 W 12 Mile Road #333, Farmington Hills, MI 48331-3288
30474485	Email/Text: BNCNotice-Forward@cityofchicago.org	Feb 15 2024 22:40:00	City of Chicago, Chicago Law Bankruptcy, 121 N LaSalle St Ste 400, Chicago, IL 60602
30474484	^ MEBN	Feb 15 2024 22:33:48	Cawley & Bergmann, 550 Broad St Ste 1506, Newark, NJ 07102-4531
30474486	+ Email/Text: bk@gafco.net	Feb 15 2024 22:40:00	Great American Finance, Attn: Bankruptcy, 20 N Wacker Dr Suite 2275, Chicago, IL 60606-3096
30474487	+ EDI: PHINHARRIS	Feb 16 2024 03:32:00	Harris & Harris, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135
30474488	+ EDI: PHINHARRIS	Feb 16 2024 03:32:00	Harris & Harris, Ltd., ATTN: Bankruptcy, 111 W. Jackson Blvd, Suite 400, Chicago, IL 60604-4135
30474491	+ Email/Text: RCG_ComplianceDept@assurant.com	Feb 15 2024 22:40:00	IQ Data International, Attn: Bankruptcy, Po Box 340, Bothell, WA 98041-0340

District/off: 0752-1

User: admin

Page 2 of 3

Date Rcvd: Feb 15, 2024

Form ID: 309I

Total Noticed: 31

30474489	^	MEBN	Feb 15 2024 22:34:20	InDebted USA Inc., P.O. Box 1201, Farmington, MO 63640-4128
30474496		Email/Text: EBN@Mohela.com	Feb 15 2024 22:40:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
30474493	+	Email/Text: bankruptcy@marinerfinance.com	Feb 15 2024 22:40:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
30474494	+	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 15 2024 22:38:36	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
30474495	+	Email/Text: bankruptcydpt@mcmcg.com	Feb 15 2024 22:40:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
30474497	^	MEBN	Feb 15 2024 22:33:04	National Credit Management, Attn: Bankruptcy, Po Box 32900, Saint Louis, MO 63132-8900
30474498	+	Email/Text: Bankruptcies@nragroup.com	Feb 15 2024 22:40:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
30474499	+	EDI: NFCU.COM	Feb 16 2024 03:32:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
30474500	+	EDI: NFCU.COM	Feb 16 2024 03:32:00	Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
30474501	^	MEBN	Feb 15 2024 22:33:27	Receivable Management Services. LLC, Attn: Bankruptcy, 240 Emery Street, Bethlehem, PA 18015-1980
30474503		Email/Text: bankruptcy@springoakscapital.com	Feb 15 2024 22:39:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
30474504	+	Email/Text: bankruptcy@sunrisecreditservices.com	Feb 15 2024 22:40:00	Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-3946
30474505		Email/Text: bankruptcy@huntington.com	Feb 15 2024 22:40:00	The Huntington Natl Ba, Huntington Bank, Columbus, OH 43216
30474506	+	Email/Text: accountservicing@trueaccord.com	Feb 15 2024 22:40:00	TrueAccord Corp., 16011 College Blvd, Suite 130, Lene, Lenexa, KS 66219-9877
30474507	+	EDI: VERIZONCOMB.COM	Feb 16 2024 03:32:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
30474490		IQ Data
30474492		Kessler & Williams
30475540		Rella Jean Jordan
30474502		Self Financial/atlant

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0752-1

User: admin

Page 3 of 3

Date Rcvd: Feb 15, 2024

Form ID: 309I

Total Noticed: 31

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2024 at the address(es) listed below:

Name	Email Address
Alex D Moglia, ESQ	on behalf of Trustee Alex D Moglia ESQ amoglia@mogliaadvisors.com, IL31@ecfbis.com
David H Cutler	on behalf of Debtor 1 Rella M Ricks cutlerfilings@gmail.com r48280@notify.bestcase.com
Marilyn O Marshall	courtdocs@chi13.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4